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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First named inventor: Ian E. Abrahams

Serial No.: 09/774,538
Filed: Jan. 31, 2001

Title: System for Managing Risk

Group Art Unit: 3623

Examiner: Graysay, Tamara L.

RESPONSE TO FINAL OFFICE ACTION

Commissioner for Patents United States Patent and Trademark Office PO Box 1450 Alexandria, VA 22313-1450

Sir:

This paper is filed in response to the final Office action mailed November 2, 2005, and requests entry of an amendment to the claims.

***If any fee and/or extension is required in addition to any enclosed herewith, please charge Account No. 23-0442.

CERTIFICATE OF MAILING/TRANSMISSION (37 C.F.R. § 1.8(a))

I hereby certify that this correspondence is, on the date shown below, being:

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Date: December 20, 2005

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